

FUMC ESL 5-6-2021 High Beginning and Low Intermediate Lesson

Introduce yourself. Tell where you are from and where you live now. How long do you plan to stay in the United States?

Vocabulary:

personal: belonging to a person/

EX: Make sure you have all your personal belongings before you exit the plane.

Fill out this form with your personal information.

Charles: Where do you live?

Mary: I live in north Austin.

Charles: What's your address?

Mary: I'd rather not say. That's personal information.

If a stranger asks where you live, what should you say?

Sandy: Can I ask you a personal question?

Kay: What do you want to know?

Sandy: Someone told me you had many personal problems. They said you have been in a mental hospital. Is that true?

Kay: You should not ask me that question. That is private information. You should not ask me about my personal life. That is not polite.

Do you have to answer personal questions about your life?

Manager: Suzy, I heard you talking to your mother earlier. You should not make personal phone calls at work. The phone is only for business calls.

Suzy: I'm sorry. My mother had a personal problem. She needed my help. I will not make personal phone calls again.

Suzy knows she shouldn't use the phone for personal calls. But Suzy's mother needed her help. Suzy's mother doesn't speak much English. She had a problem at the store. So Suzy's mother called her. What should Suzy have done?

transaction: a business deal

EX: Ted took his paycheck to the bank. He handed it to the bank teller. He said, "Please put \$200 in my savings account. Put the rest of the money in my checking account." The teller deposited the check. The teller asked Ted if he needed a receipt for this transaction.

branch-a branch can be a small limb of a tree EX: The tree has many branches.

But, a branch can also be a store that is part of a larger business. EX: The bank has branches all over the city.

Jan walks into the First National Bank downtown. She asks, "Does this bank have a branch in north Austin. It is not convenient to come downtown."

Does your bank have a branch near you?

temporary and **permanent**: Temporary means for a short time. EX: Jan got a temporary job at the coffee shop. The quarantine is just temporary. It should be over soon. Permanent is the opposite of temporary. It means something that happens for a very long time. EX: Smoking can cause permanent damage to your lungs.

Temporarily and **Permanently** are adverbs. EX: Are you living here **temporarily** or **permanently**?

Len: Hi, I'm Jan. I just moved to Austin.

Sara: Hi, Len. I'm Sara. Welcome to Austin.

Len: Thank you. We are only here temporarily. My husband is in graduate school. After one year, we will return to our country.

Sara: Austin is a nice town. After your husband graduates, he might get a job here. Then you could live her permanently.

Are you living here temporarily or permanently?

When you use an ATM, you **insert** your card. You **enter** your PIN. You **withdraw** the cash. Insert means to put the card into the machine. Enter means to type in your PIN number. Withdraw means take out the money.

If you **cash** a check, you give the bank your check and the bank gives you **cash**. You can use **cash** as a verb or a noun.

You can bank online. Every month the bank will email you a **bank statement**. A bank statement will tell how much money is in your account. It will list all the money that you withdrew. It will list all the money that you deposited.

Do you have any questions about banking in the U.S.?

In English there are 2 types of numbers. **Cardinal** numbers are: one, two, three, four, five... **Ordinal** numbers are: first, second, third, fourth, fifth. We use ordinal numbers when we talk about the floors in a building. EX: I live on the **third** floor in my apartment building. The bank is on the **first** floor. I parked on the **second** floor of the parking garage. We use ordinal numbers when we talk about time. EX: This is the **first** time I have been to the U.S.? This is my son's **second** birthday. We use ordinal numbers when we talk about a position. EX: He finished in **first** place. My parents had four children. I was the **second** child. Mary was the **first** one to arrive. The wife of the president of the United States is called the "**first lady**".

Borrow and **Lend**: If you **borrow** money, someone gives you money. If you **lend** money, you give someone money. If someone lends you money, it is a **loan**.

Jon: I don't have any money for lunch. Can I borrow ten dollars?

Callie: I'm sorry, Jon, but I don't have any cash. I can buy your lunch with my credit card.

Jon: No, no. Don't worry about it. A man I work with **owes** me some money. I will ask him if he will **pay me back**. Then I can buy my own lunch.

1. What does Jon want to borrow?
2. Why does Jon need money?
3. Why doesn't Callie lend Jon money?
4. How will Jon get money for lunch?

That's Life Lesson 8: Looking for ATM's

Tonight Soren is out with his sister, Mina. He is taking her to dinner and a movie for her birthday. Soren doesn't have a lot of money with him. He needs to withdraw some cash at an ATM.

1. Who is Mina?
2. Where is Soren taking her?
3. Why is Soren taking Mina out?
4. What does Soren need to do?

Soren and Mina walk to the ATM on First Avenue. Soren inserts his card and enters his PIN. On the screen, Soren reads that there is a \$3 service charge for this ATM. He doesn't want to pay a \$3 service charge. Soren cancels his transaction.

1. Does Soren get money from this ATM?
2. Why does Soren cancel his transaction?

Soren and Mina walk to another ATM outside a bank on Third Avenue. This is a branch of Soren's bank, so there is no service charge for the ATM. But there is a problem. A sign on this ATM says, "Temporarily Out of Service."

1. Will Soren have to pay a service charge at this ATM?
2. Does Soren get money from this ATM?
3. What does the sign say?

Soren knows there is another ATM on Fifth Avenue. Mina sighs, but Soren promises it will take just a minute. They walk to that ATM, but there is a long line of people waiting to use it. It's also getting very cold outside.

1. Does Soren get money at this ATM?
2. What is the problem at this ATM?

"Forget it!" says Mina. "I can lend you the money. I don't want to look for any more ATM's. It's my birthday. Let's go to dinner!"

"Thanks for lending me money," says Soren. "I'll pay you back tomorrow."

"Okay," says Mina. "But there's a \$5 service charge."

1. What does Mina want to do?
2. Does Mina really mean to charge Soren a \$5 service charge or is she just teasing Soren?

Tammy: I try to save money every month. But it is very hard. I have to pay rent. I have to make a car payment. And I have to buy food. I also need money for clothes and money to buy a bus pass. After I pay for all those things, there is no money left to save.

Beth: I have a hard time, too. I am trying to save money to buy a car. But cars are expensive. Even a used car costs thousands of dollars. I need a better job. I need a job that pays more money. If I got a better job, I could save money.

1. What things does Tammy have to pay for?
2. Is it easy for Tammy and Beth to save money?
3. What does Beth want to buy?
4. What does Beth need?
5. Do you think it is easy to save money?

James: Mom, I need an allowance. All my friends get an allowance. Tim gets twenty dollars a week.

Mom: Why do you need an allowance? I give you money for your school lunch. I buy your clothes and shoes. I buy all your school supplies. What do you need money for?

James: Sometimes my friends go to the store after school. They buy snacks. I can't buy snacks because I don't have any money. And sometimes my friends go to the school dances. The tickets for the dances are \$5.00. I would like to go to the dances.

Mom: James, money doesn't grow on trees. You think I have lots of money. But I don't. I pay for rent and food and other expenses. I don't have extra money to give you. Your friends parents make more money than I do. Since your father died, I have to support you and your brother all by myself.

James: Mom, one of my friends works at the mall. If I had a job I could earn my own money. You wouldn't have to give me anything.

Mom: I want you to study and do well in school. If you work, you won't have time to do your homework.

James: My friend only works on the weekends. I could do my homework on weekdays. Then I could work on weekends. Please, Mom can I get a job?

Mom: I will think about it, James. But right now I have to go to work.

1. What does James ask for?
2. What does Tim get every week?
3. Why does James want an allowance?
4. What does, "Money doesn't grow on trees." mean?
5. Why doesn't James' mom have extra money?
6. What happened to James' father?
7. Who does Mom support?
8. Why doesn't Mom want James to get a job?
9. When would James work?
10. Did your parents give you an allowance?
11. Do you give your children an allowance?
12. Is it OK to pay kids for good grades?

